

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert M. Dukett  
Debtor

Case No. 22-00714-MJC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Mar 04, 2024

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2024:**

Recip ID	Recipient Name and Address
db	Robert M. Dukett, 191 Cranberry Ridge Dr., Milford, PA 18337-6401
5470264	Allstate Insurance Co., 113 7th St Ste 103, Milford, PA 18337-1234
5470265	American Express, PO Box 15132, Wilmington, DE 19850-5132
5470267	Blue Ridge Cable, 112 Bennett Ave, Milford, PA 18337-9501
5470270	Commenity Bank /Columbian Emeralds, 1020 E Pioneer Rd, Draper, UT 84020-4700
5470282	Pike County Sheriff's Office, 412 Broad St, Milford, PA 18337-1538
5470284	Presler, Felt & Warshaw, LLP., 7 Entin Rd, Parsippany, NJ 07054-5020
5470286	RAS LaVrar, LLC (Citi BankK), 425 Commerce Dr Ste 150, Fort Washington, PA 19034-2727
5470290	Upgrade UHG LLC, 6400 Sheridan Dr Ste 138, Williamsville, NY 14221-4842

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5470266	^ MEBN	Mar 04 2024 18:36:03	APEX Asset Management, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
5480102	EDI: ATLASACQU	Mar 04 2024 23:39:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
5482045	EDI: ATLASACQU	Mar 04 2024 23:39:00	Atlas Acquisitions LLC, on behalf of UHG I LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
5475703	Email/PDF: bncnotices@becket-lee.com	Mar 04 2024 18:53:23	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5470268	Email/Text: cms-bk@cms-collect.com	Mar 04 2024 18:40:00	Capital Management, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
5470269	EDI: CAPITALONE.COM	Mar 04 2024 23:39:00	Capital One Bank, 1680 Capital One Dr, McLean, VA 22102-3407
5470271	EDI: CCS.COM	Mar 04 2024 23:39:00	Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
5470272	Email/PDF: creditonebknotifications@resurgent.com	Mar 04 2024 18:41:33	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5470273	EDI: DISCOVER	Mar 04 2024 23:39:00	Discover Bank, PO Box 6103, Carol Stream, IL 60197-6103
5471821	EDI: DISCOVER	Mar 04 2024 23:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5470274	Email/Text: data_processing@fin-rec.com	Mar 04 2024 18:40:00	Financial Recovery Services, PO Box 385908, Minneapolis, MN 55438-5908
5472245	Email/Text: christina@collectionandrecovery.com	Mar 04 2024 18:40:00	Fond du Lac County, C/O Financial Recoveries, Inc., PO Box 310, Fond du Lac, WI 54936-0310

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5470275	EDI: CITICORP	Mar 04 2024 23:39:00	Home Depot, PO Box 9001010, Louisville, KY 40290-1010
5470276	EDI: JPMORGANCHASE	Mar 04 2024 23:39:00	JP Morgan Chase Bank, 270 Park Ave, New York, NY 10017-2014
5470277	^ MEBN	Mar 04 2024 18:36:09	KML Group, PC, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
5472332	Email/PDF: resurgentbknotifications@resurgent.com	Mar 04 2024 18:41:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5470280	^ MEBN	Mar 04 2024 18:36:04	MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
5470278	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 04 2024 18:40:00	Midland Credit Management, 350 Camino de la Reina # 100, San Diego, CA 92108-3007
5470279	Email/Text: bankruptcydpt@mcmcg.com	Mar 04 2024 18:40:00	Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030
5471968	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 04 2024 18:40:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5470281	EDI: AGFINANCE.COM	Mar 04 2024 23:39:00	One Main Financial, 601 NW 2nd St, Evansville, IN 47708-1013
5473243	+ EDI: AGFINANCE.COM	Mar 04 2024 23:39:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
5470283	EDI: PRA.COM	Mar 04 2024 23:39:00	Portfolio Recovery, PO Box 12914, Norfolk, VA 23541-0914
5475366	EDI: PRA.COM	Mar 04 2024 23:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5470285	Email/Text: ngisupport@radiusgs.com	Mar 04 2024 18:40:00	Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
5476544	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 04 2024 18:40:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
5470287	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 04 2024 18:40:00	Rocket Mtge. f/k/a Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
5470288	Email/Text: support@spirerecoverysolutions.com	Mar 04 2024 18:40:33	Spire Recovery Solution, 330 S Transit St, Lockport, NY 14094-4848
5470289	Email/Text: BAN5620@UCBINC.COM	Mar 04 2024 18:40:00	United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
5470291	Email/Text: COLATTY@WELTMAN.com	Mar 04 2024 18:40:00	Weltman Weinberg & Reis Co. LPA, 5000 Bradenton Ave Ste 100, Dublin, OH 43017-3574

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2024

Signature:           /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
John Arpad Poka	on behalf of Debtor 1 Robert M. Dukett jpoka@optonline.net
John J Martin	pa36@ecfbis.com trustee martin@martin-law.net
Michael Patrick Farrington	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

**Robert M. Dukett**

Social Security number or ITIN xxx-xx-8073

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:22-bk-00714-MJC

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert M. Dukett

**By the  
court:**3/4/24Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**